

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re: KENDALL, RAYMOND A.
KENDALL, CHRISTINA

§ Case No. 09-21275

§

§

Debtor(s) VALDEZ, CHRISTINA

§

**CHAPTER 7 TRUSTEE'S FINAL ACCOUNT AND DISTRIBUTION
REPORT CERTIFICATION THAT THE ESTATE HAS BEEN FULLY ADMINISTERED
AND APPLICATION TO BE DISCHARGED (TDR)**

RICHARD M. FOGEL, chapter 7 trustee, submits this Final Account,
Certification that the Estate has been Fully Administered and Application to be Discharged.

1) All funds on hand have been distributed in accordance with the Trustee's Final Report and, if applicable, any order of the Court modifying the Final Report. The case is fully administered and all assets and funds which have come under the trustee's control in this case have been properly accounted for as provided by law. The trustee hereby requests to be discharged from further duties as a trustee.

2) A summary of assets abandoned, assets exempt, total distributions to claimants, claims discharged without payment, and expenses of administration is provided below:

Assets Abandoned: <u>\$372,671.00</u>	Assets Exempt: <u>\$57,722.41</u>
Total Distribution to Claimants: <u>\$6,879.68</u>	Claims Discharged Without Payment: <u>\$27,253.49</u>
Total Expenses of Administration: <u>\$1,623.45</u>	

3) Total gross receipts of \$ 8,503.13 (see **Exhibit 1**), minus funds paid to the debtor and third parties of \$ 0.00 (see **Exhibit 2**), yielded net receipts of \$8,503.13 from the liquidation of the property of the estate, which was distributed as follows:

	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
SECURED CLAIMS (from Exhibit 3)	\$0.00	\$0.00	\$0.00	\$0.00
PRIORITY CLAIMS:				
CHAPTER 7 ADMIN. FEES AND CHARGES (from Exhibit 4)	0.00	1,623.57	1,623.45	1,623.45
PRIOR CHAPTER ADMIN. FEES AND CHARGES (from Exhibit 5)	0.00	0.00	0.00	0.00
PRIORITY UNSECURED CLAIMS (from Exhibit 6)	0.00	0.00	0.00	0.00
GENERAL UNSECURED CLAIMS (from Exhibit 7)	33,290.22	26,623.31	26,623.31	6,879.68
TOTAL DISBURSEMENTS	\$33,290.22	\$28,246.88	\$28,246.76	\$8,503.13

4) This case was originally filed under Chapter 7 on June 11, 2009.
The case was pending for 14 months.

5) All estate bank statements, deposit slips, and canceled checks have been submitted to the United States Trustee.

6) An individual estate property record and report showing the final accounting of the assets of the estate is attached as **Exhibit 8**. The cash receipts and disbursements records for each estate bank account, showing the final accounting of the receipts and disbursements of estate funds is attached as **Exhibit 9**.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Dated: 08/02/2010 By: /s/RICHARD M. FOGEL
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

**EXHIBITS TO
FINAL ACCOUNT**

EXHIBIT 1 –GROSS RECEIPTS

DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT RECEIVED
Bank accounts	1129-000	6,000.00
Automobiles and other vehicles	1129-000	2,499.96
Interest Income	1270-000	3.17
TOTAL GROSS RECEIPTS		\$8,503.13

¹The Uniform Transaction Code is an accounting code assigned by the trustee for statistical reporting purposes.

EXHIBIT 2 –FUNDS PAID TO DEBTOR & THIRD PARTIES

PAYEE	DESCRIPTION	UNIFORM TRAN. CODE	\$ AMOUNT PAID
	N/A		
TOTAL FUNDS PAID TO DEBTOR AND THIRD PARTIES			\$0.00

EXHIBIT 3 –SECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6D)	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
Chase	4110-000	0.00	N/A	N/A	0.00
Chase	4110-000	0.00	N/A	N/A	0.00
Vistana Fountains Condo Assoc., Inc.	4110-000	0.00	N/A	N/A	0.00
TOTAL SECURED CLAIMS		\$0.00	\$0.00	\$0.00	\$0.00

EXHIBIT 4 –CHAPTER 7 ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
RICHARD M. FOGEL	2100-000	N/A	1,600.31	1,600.19	1,600.19
RICHARD M. FOGEL	2200-000	N/A	17.49	17.49	17.49
INTERNATIONAL SURETIES, LTD.	2300-000	N/A	5.77	5.77	5.77
TOTAL CHAPTER 7 ADMIN. FEES AND CHARGES		N/A	1,623.57	1,623.45	1,623.45

EXHIBIT 5 –PRIOR CHAPTER ADMINISTRATIVE FEES and CHARGES

PAYEE	UNIFORM TRAN. CODE	CLAIMS SCHEDULED	CLAIMS ASSERTED	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIOR CHAPTER ADMIN. FEES AND CHARGES		N/A	0.00	0.00	0.00

EXHIBIT 6 –PRIORITY UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6E)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
N/A					
TOTAL PRIORITY UNSECURED CLAIMS		0.00	0.00	0.00	0.00

EXHIBIT 7 –GENERAL UNSECURED CLAIMS

CLAIMANT	UNIFORM TRAN. CODE	CLAIMS SCHEDULED (from Form 6F)	CLAIMS ASSERTED (from Proofs of Claim)	CLAIMS ALLOWED	CLAIMS PAID
Discover Bank	7100-000	7,439.15	7,402.83	7,402.83	1,912.95
Chase Bank USA, N.A.	7100-000	9,794.00	9,704.76	9,704.76	2,507.79

Chase Bank USA, N.A.	7100-000	4,971.00	5,846.87	5,846.87	1,510.88
PYOD LLC, as assignee of Citibank	7100-000	1,389.93	1,537.48	1,537.48	397.30
U.S. Bank N.A.	7100-000	2,186.28	2,131.37	2,131.37	550.76
08 CH 15245 Crown Mortgage	7100-000	unknown	N/A	N/A	0.00
Crown Mortgage	7100-000	unknown	N/A	N/A	0.00
450044xxxx Citizens Bank/Charter Bk.	7100-000	959.00	N/A	N/A	0.00
875500xxxx WFF Natl. Bank/American	7100-000	2,719.92	N/A	N/A	0.00
430572207296xxxx Capital One	7100-000	3,830.94	N/A	N/A	0.00
TOTAL GENERAL UNSECURED CLAIMS		33,290.22	26,623.31	26,623.31	6,879.68

Form 1

Individual Estate Property Record and Report

Asset Cases

Case Number: 09-21275 Trustee: (330720) RICHARD M. FOGEL
Case Name: KENDALL, RAYMOND A. Filed (f) or Converted (c): 06/11/09 (f)
KENDALL, CHRISTINA §341(a) Meeting Date: 07/24/09
Period Ending: 08/02/10 Claims Bar Date: 11/27/09

1	2	3	4	5	6
Asset Description (Scheduled And Unscheduled (u) Property) Ref. #	Petition/ Unscheduled Values	Estimated Net Value (Value Determined By Trustee, Less Liens, Exemptions, and Other Costs)	Property <u>Abandoned</u> OA=\$554(a) DA=\$554(c)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1 Real Property- residence	350,000.00	0.00	DA	0.00	FA
2 Real Property- timeshare	1,000.00	0.00	DA	0.00	FA
3 Cash on Hand	19.00	0.00	DA	0.00	FA
4 Bank accounts	500.00	6,000.00		6,000.00	FA
5 Security Deposits	2,500.00	0.00	DA	0.00	FA
6 Wearing apparel	50.00	0.00	DA	0.00	FA
7 Furs and Jewelry	200.00	0.00	DA	0.00	FA
8 Pension and Profit Sharing Plans	18,902.00	0.00	DA	0.00	FA
9 Automobiles and other vehicles (See Footnote)	7,700.00	2,900.00		2,499.96	FA
Int INTEREST (u)	Unknown	N/A		3.17	FA
10 Assets Totals (Excluding unknown values)	\$380,871.00	\$8,900.00		\$8,503.13	\$0.00

RE PROP# 9 Trustee authorized to sell vehicles to debtors for \$2,500 per o/c 9-22-09

Major Activities Affecting Case Closing:

Collecting installment payments for non-exempt personal property

Initial Projected Date Of Final Report (TFR): December 31, 2010

Current Projected Date Of Final Report (TFR): May 12, 2010 (Actual)

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-21275
Case Name: KENDALL, RAYMOND A.
KENDALL, CHRISTINA
Taxpayer ID #: **-***7823
Period Ending: 08/02/10

Trustee: RICHARD M. FOGEL (330720)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****90-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
09/22/09	{4}	RAYMOND & KRISTINA KENDALL	Non-exempt funds in account	1129-000	6,000.00		6,000.00
09/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.05		6,000.05
10/06/09	{9}	RAYMOND & CHRISTINA KENDALL	Installment payment #1	1129-000	416.66		6,416.71
10/28/09	{9}	RAYMOND & CHRISTINA KENDALL	Installment payment #2	1129-000	416.66		6,833.37
10/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.25		6,833.62
11/30/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.28		6,833.90
12/04/09	{9}	RAYMOND KENDALL	Installment payment #3	1129-000	416.66		7,250.56
12/31/09	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		7,250.86
01/13/10	{9}	RAYMOND KENDALL	Installment payment #4	1129-000	416.66		7,667.52
01/29/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.29		7,667.81
02/01/10	{9}	RAYMOND KENDALL	Installment payment #5	1129-000	416.66		8,084.47
02/10/10		To Account #*****9066	Account Transfer	9999-000		5.77	8,078.70
02/26/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.30		8,079.00
03/10/10	{9}	RAYMOND KENDALL	Final installment payment	1129-000	416.66		8,495.66
03/31/10	Int	JPMORGAN CHASE BANK, N.A.	Interest posting at 0.0500%	1270-000	0.37		8,496.03
04/06/10	Int	JPMORGAN CHASE BANK, N.A.	Current Interest Rate is 0.0500%	1270-000	0.05		8,496.08
04/06/10		Wire out to BNYM account 9200*****9065	Wire out to BNYM account 9200*****9065	9999-000	-8,496.08		0.00

ACCOUNT TOTALS	5.77	5.77	\$0.00
Less: Bank Transfers	-8,496.08	5.77	
Subtotal	8,501.85	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$8,501.85	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-21275
Case Name: KENDALL, RAYMOND A.
 KENDALL, CHRISTINA
Taxpayer ID #: **-***7823
Period Ending: 08/02/10

Trustee: RICHARD M. FOGEL (330720)
Bank Name: JPMORGAN CHASE BANK, N.A.
Account: ***-*****90-66 - Checking Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
02/10/10		From Account #*****9065	Account Transfer	9999-000	5.77		5.77
02/11/10	101	INTERNATIONAL SURETIES, LTD.	Bond Premium	2300-000		5.77	0.00

ACCOUNT TOTALS	5.77	5.77	\$0.00
Less: Bank Transfers	5.77	0.00	
Subtotal	0.00	5.77	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$5.77	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-21275
Case Name: KENDALL, RAYMOND A.
 KENDALL, CHRISTINA
Taxpayer ID #: **-***7823
Period Ending: 08/02/10

Trustee: RICHARD M. FOGEL (330720)
Bank Name: The Bank of New York Mellon
Account: 9200-*****90-65 - Money Market Account
Blanket Bond: \$5,000,000.00 (per case limit)
Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Money Market Account Balance
04/06/10		Wire in from JPMorgan Chase Bank, N.A. account *****9065	Wire in from JPMorgan Chase Bank, N.A. account *****9065	9999-000	8,496.08		8,496.08
04/30/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.40		8,496.48
05/28/10	Int	The Bank of New York Mellon	Interest posting at 0.0700%	1270-000	0.51		8,496.99
06/24/10	Int	The Bank of New York Mellon	Current Interest Rate is 0.0700%	1270-000	0.37		8,497.36
06/24/10		To Account #9200*****9066	Close account and transfer for final distributions	9999-000		8,497.36	0.00

ACCOUNT TOTALS	8,497.36	8,497.36	\$0.00
Less: Bank Transfers	8,496.08	8,497.36	
Subtotal	1.28	0.00	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$1.28	\$0.00	

Form 2

Cash Receipts And Disbursements Record

Case Number: 09-21275

Case Name: KENDALL, RAYMOND A.
KENDALL, CHRISTINA

Taxpayer ID #: **-***7823

Period Ending: 08/02/10

Trustee: RICHARD M. FOGEL (330720)

Bank Name: The Bank of New York Mellon

Account: 9200-*****90-66 - Checking Account

Blanket Bond: \$5,000,000.00 (per case limit)

Separate Bond: N/A

1 Trans. Date	2 {Ref #} / Check #	3 Paid To / Received From	4 Description of Transaction	T-Code	5 Receipts \$	6 Disbursements \$	7 Checking Account Balance
06/24/10		From Account #9200*****9065	Close account and transfer for final distributions	9999-000	8,497.36		8,497.36
06/25/10	10102	Discover Bank	First and final dividend (25.8%) on allowed unsecured non-priority Chapter 7 tax claim(s)	7100-000		1,912.95	6,584.41
06/25/10	10103	Chase Bank USA, N.A.	First and final dividend (25.8%) on allowed unsecured non-priority Chapter 7 tax claim(s)	7100-000		2,507.79	4,076.62
06/25/10	10104	Chase Bank USA, N.A.	First and final dividend (25.8%) on allowed unsecured non-priority Chapter 7 tax claim(s)	7100-000		1,510.88	2,565.74
06/25/10	10105	PYOD LLC, as assignee of Citibank	First and final dividend (25.8%) on allowed unsecured non-priority Chapter 7 tax claim(s)	7100-000		397.30	2,168.44
06/25/10	10106	U.S. Bank N.A.	First and final dividend (25.8%) on allowed unsecured non-priority Chapter 7 tax claim(s)	7100-000		550.76	1,617.68
06/25/10	10107	RICHARD M. FOGEL	COMBINED CHECK FOR TRUSTEE COMPENSATION, EXPENSES AND INTEREST			1,617.68	0.00
			Dividend paid 100.00% on \$1,600.19; Claim# ; Filed: \$1,600.31	2100-000			0.00
			Dividend paid 100.00% on \$17.49; Claim# ; Filed: \$17.49	2200-000			0.00

ACCOUNT TOTALS	8,497.36	8,497.36	\$0.00
Less: Bank Transfers	8,497.36	0.00	
Subtotal	0.00	8,497.36	
Less: Payments to Debtors		0.00	
NET Receipts / Disbursements	\$0.00	\$8,497.36	

	Net Receipts	Net Disbursements	Account Balances
TOTAL - ALL ACCOUNTS			
MMA # ***-*****90-65	8,501.85	0.00	0.00
Checking # ***-*****90-66	0.00	5.77	0.00
MMA # 9200-*****90-65	1.28	0.00	0.00
Checking # 9200-*****90-66	0.00	8,497.36	0.00
	\$8,503.13	\$8,503.13	\$0.00